## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was converted to chapter 13 on 08/04/2020.
- 2) The plan was confirmed on 11/17/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 11/03/2021.
- 6) Number of months from filing or conversion to last payment: 9.
- 7) Number of months case was pending: <u>15</u>.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,964.68.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:  Total paid by or on behalf of the debtor(s)	\$ 5,722.00	
Less amount refunded to debtor(s) NET RECEIPTS	\$ 0.00	\$ 5,722.00

NET RECEIPTS		\$ 5,722.00
Expenses of Administration:		
Attorney's Fees Paid Through the Plan Court Costs Trustee Expenses & Compensation Other	\$ 2,690.00 \$ 0.00 \$ 469.16 \$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,159.16
Attorney fees paid and disclosed by debtor(s):	\$ 1,560.00	

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	Class	Scheduled	Asserted	Allowed	Paid	Paid
BRAD J. SADEK ESQ	Lgl	0.00	NA	NA	2,690.00	$\overline{0.00}$
Midland Credit Management, Inc.	Uns	0.00	1,474.76	1,474.76	0.00	0.00
Midland Credit Management, Inc.	Uns	0.00	2,034.74	2,034.74	0.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	1,293.84	1,293.84	0.00	0.00
MIDLAND CREDIT MANAGEMENT	, Uns	0.00	1,561.55	1,561.55	0.00	0.00
Quantum3 Group LLC	Uns	0.00	4,545.72	4,545.72	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Γ Uns	0.00	3,523.97	3,523.97	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT	Γ Uns	0.00	301.53	301.53	0.00	0.00
PENNSYLVANIA DEPT. OF REVENU	JE Pri	0.00	875.33	875.33	303.67	0.00
PENNSYLVANIA DEPT. OF REVENU	JE Sec	0.00	2,166.39	951.42	0.00	0.00
PENNSYLVANIA DEPT. OF REVENU	JE Uns	0.00	35.97	35.97	0.00	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	1,108.50	1,108.50	0.00	0.00
JPMorgan Chase Bank, N.A. s/b/m/t	Uns	0.00	2,007.46	2,007.46	0.00	0.00
LVNV FUNDING	Uns	0.00	4,715.39	4,715.39	0.00	0.00
QUICKEN LOANS INC	Sec	0.00	162,059.37	10,064.61	0.00	0.00
NYCHRA	Pri	0.00	5,746.29	5,746.29	1,480.04	0.00
Enerbank Usa	Pri	0.00	14,285.46	3,025.00	779.13	0.00
Enerbank Usa	Uns	0.00	0.00	11,260.46	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	0.00	635.79	635.79	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	371.32	371.32	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	725.02	725.02	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	1,000.00	1,000.00	0.00	0.00
SYNCHRONY BANK	Sec	0.00	16,497.50	0.00	0.00	0.00
SYNCHRONY BANK	Uns	0.00	0.00	1,142.50	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	0.00	2,826.39	2,826.39	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	0.00	841.07	841.07	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	0.00	2,768.69	2,768.69	0.00	0.00
CAPITAL ONE	Uns	0.00	538.90	538.90	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	7,158.42	7,158.42	0.00	0.00
ACCEPTANCE NOW	Uns	628.00	NA	NA	0.00	0.00
ALPHERA FINANCIAL SERV	Uns	15,122.00	NA	NA	0.00	0.00
AMSHER COLLECTION SERVICES	Uns	90.00	NA	NA	0.00	0.00
ASPEN COLL	Uns	639.00	NA	NA	0.00	0.00
BUCKS CO DRS	Uns	597.00	NA	NA	0.00	0.00
BUCKS COUNTY COURT OF	Uns	1,634.44	NA	NA	0.00	0.00
CAPITAL ONE/ WALMART	Uns	482.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	2,007.00	NA	NA	0.00	0.00
LEADERS FINANCIAL COMPANY	Uns	3,067.00	NA	NA	0.00	0.00
NEW JERSEY AUTOMOTIVE	Uns	1,020.00	NA	NA	0.00	0.00
ONLINE COLLECTION	Uns	71.00	NA	NA	0.00	0.00
TRANSWORL SYS INC/33	Uns	683.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 10,064.61	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 951.42	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 11,016.03	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 9,646.62	\$ 2,562.84	\$ 0.00
TOTAL PRIORITY:	\$ 9,646.62	\$ 2,562.84	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 51,871.99	\$ 0.00	\$ 0.00

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 3,159.16 \$ 2,562.84
TOTAL DISBURSEMENTS:	\$ 5,722.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2021 By: Kenneth E. West
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.